

## **CLAIMS**

**WHAT IS CLAIMED:** What I claim as my invention are the following:

**CLAIM 1:** A method of doing business on the World Wide Web (Internet) in the field of Electronic Commerce (E-Commerce) which allows users to electronically withdraw money from their bank, credit or debit card accounts, or any other accounts, directly from their personal computers from home, office or any other location and have the equivalent amount withdrawn sent to their E-mail addresses and downloaded and printed on financial instruments known as "Bank Cash" currencies or by any other name and use the currencies to purchase goods and services locally or worldwide from a network of "Registered Merchants" authorized to cash the currencies.

**CLAIM 2:** A system of international funds transfer that does not involve moving money from country to country but rather a separate individual account is maintained in each country of the world and a user in the U.S.A. can send money (in U.S. dollars) to a friend or relative in Italy, for example, and the funds are paid through a reserve account in Italy and the Italian equivalent amount is transferred onto "Bank Cash" currencies in Italian Lira, from one personal computer in the U.S.A. to another personal computer in Italy and currencies are similarly sent via E-mail and downloaded and printed from country to country worldwide.

**CLAIM 3:** A business method on the Internet that allows a user to electronically send money "Bank Cash" directly to friends and relatives world wide from his or her personal computer to their personal computers and the recipient can receive the money "Bank Cash" through his or her E-mail address and download and print the currencies from their personal computer or any other electronic printers.